

**BEFORE THE DIRECTOR  
OF THE DEPARTMENT OF CONSUMER AFFAIRS  
PROFESSIONAL FIDUCIARIES BUREAU  
STATE OF CALIFORNIA**

In the Matter of:

DOINA SCHROEDER  
Ventura, CA 93001,

Professional Fiduciaries License No. 172


Case No. PF-2015-30  
PF-2015-112

**DECISION AND ORDER**

The attached Stipulation for Voluntary Surrender of License is hereby accepted and adopted as the Decision of the Director of Consumer Affairs in the above-entitled matter.

This Decision shall become effective on JULY 5, 2016.

IT IS SO ORDERED June 24, 2016.

  
DOREATHEA JOHNSON  
Deputy Director, Legal Affairs  
Department of Consumer Affairs

**BEFORE THE  
PROFESSIONAL FIDUCIARIES BUREAU  
DEPARTMENT OF CONSUMER AFFAIRS  
STATE OF CALIFORNIA**

In the Matter of:

**DOINA ~~VS~~ SCHROEDER**  
Ventura, CA 93001

Professional Fiduciaries License No. 172

Respondent.

Case No. PF-2015-30

PF-2015-112

**STIPULATION FOR VOLUNTARY  
SURRENDER OF LICENSE**

**IT IS HEREBY STIPULATED AND AGREED** by and between the parties to the above-entitled proceedings that the following matters are true:

**PARTIES**

1. Julia G. Ansel, Chief of the Professional Fiduciaries Bureau (Bureau), Department of Consumer Affairs (Department).
2. Doina ~~VS~~ Schroeder, Professional Fiduciary, (Respondent) is a licensee of the Bureau who has held license number PF-172 since August 26, 2008. The license is set to expire on January 31, 2017. Respondent is represented in this matter by legal counsel.

**JURISDICTION**

3. Respondent has carefully read and fully understands the effect of this Stipulation for Voluntary Surrender of License.
4. Respondent is currently under investigation by the Bureau for allegations she misused clients' trust funds for personal use. It is alleged the Respondent has been using client's trust bank accounts to pay her personal bills, including her personal credit cards.
5. The Bureau, pursuant to section 6560 of the Business and Professions Code, made a demand to Respondent to provide the client account records for two trusts for which she is trustee to the Bureau for audit.
6. Upon receipt of the demand for client account records, Respondent requests to voluntarily surrender her Professional Fiduciary license.
7. Pursuant to the authority in section 6582.2(a) of the Business and Professions Code, and in order to

avoid the expense and uncertainty of a continuing investigation, and because Respondent wishes to retire from the practice as a Professional Fiduciary, Respondent hereby agrees to voluntarily surrender Professional Fiduciary license number 172.

8. Respondent understands that by signing this Stipulation she is enabling the Bureau to accept the voluntary surrender of her license without further process.

9. Upon acceptance of the Stipulation by the Bureau, Respondent understands that she will no longer be permitted to practice as, or hold herself out as, a Professional Fiduciary in California, and also agrees to surrender and cause to be delivered to the Bureau her Professional Fiduciary license on or before the effective date of this Stipulation.

10. In consideration of the foregoing agreements, the parties stipulate the Bureau may, without further notice of formal proceedings, issue and enter the following Order:

#### ORDER

IT IS HEREBY ORDERED THAT PROFESSIONAL FIDUCIARY LICENSE NUMBER 172, issued to, and surrendered by, Respondent Doina M. Schroeder, is accepted by the Bureau.

1. Respondent has voluntarily agreed to cease to practice as a Professional Fiduciary, and shall lose all rights and privileges of a Professional Fiduciary as of the effective date of this Stipulation for Voluntary Surrender of License.
2. The voluntary surrender of Respondent's Professional Fiduciary license and the acceptance of the surrendered license by the Bureau shall constitute the imposition of discipline against Respondent. This stipulation constitutes a record of the discipline and shall become a part of Respondent's licensure history with the Bureau.
3. Respondent shall cause to be delivered to the Bureau, Respondent's wallet license and wall certificate license by the effective date of this Stipulation for Voluntary Surrender of License.
4. If Respondent ever reapplies for licensure or petitions for reinstatement as a Professional Fiduciary in the State of California, Respondent must apply as a new applicant. Respondent represents that she does not intend to seek re-licensure or reinstatement as a Professional Fiduciary in California. Respondent shall not apply for licensure for three years from the effective date of this Order. Respondent must comply with all the laws, regulations, and procedures for licensure in effect at the time the application for licensure is filed. The

Bureau will fully investigate Respondent's alleged misuse of clients' trust funds prior to determining whether to grant or deny the application.

ACCEPTANCE

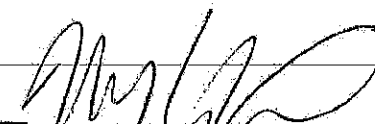
I have carefully read the above Stipulation for Voluntary Surrender of License. I understand the stipulation and the effect it will have on my Professional Fiduciary license. I enter into this Stipulation for Voluntary Surrender of License willingly, knowingly and intelligently, and agree to be bound by the Stipulation for Voluntary Surrender of License Decision and Order.

DATED: 6/20/2016

  
DOINA X SCHROEDER  
RESPONDENT

I have carefully read and discussed with Respondent DOINA X SCHROEDER, the terms and conditions and other matters contained in this Stipulation for Voluntary Surrender of License. I approve its form and content.


DATED: 6/21/2016

  
MARIJANA STANDJEVIC  
ATTORNEY FOR RESPONDENT

ENDORSEMENT

I endorse and recommend the foregoing stipulation for Voluntary Surrender of License Decision and Order and hereby respectfully submitted for consideration to the Director of the Department of Consumer Affairs.

DATED 6/22/16

  
JULIA G. ANSEL  
BUREAU CHIEF